

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

KOSTYANTYN BUGARENKO

Debtor(s)

Case No. 19-11270-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/01/2019.
- 2) The plan was confirmed on 08/12/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/13/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,921.78.
- 10) Amount of unsecured claims discharged without full payment: \$204,960.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$15,526.61
Less amount refunded to debtor \$93.58

NET RECEIPTS: \$15,433.03

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,410.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,372.46
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,782.46

Attorney fees paid and disclosed by debtor: \$2,190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Priority	NA	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Priority	NA	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	869.70	869.70	869.70	125.70	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	3,660.97	3,660.97	3,660.97	529.08	0.00
BEST BUY CREDIT SERVICES	Unsecured	677.03	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,935.21	2,910.31	2,910.31	420.61	0.00
CHASE BANK USA NA	Unsecured	3,021.43	3,116.19	3,116.19	450.30	0.00
CITIZENS BANK NA	Secured	1,639.80	10,326.10	0.00	0.00	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	253.38	229.28	229.28	33.12	0.00
DISCOVER BANK	Unsecured	3,048.00	3,944.86	3,944.86	570.09	0.00
DISCOVER FINANCIAL SERVICES LLC	Unsecured	4,044.00	NA	NA	0.00	0.00
GOODMAN DISTRIBUTION INC	Unsecured	14,606.43	NA	NA	0.00	0.00
GOODMAN DISTRIBUTION INC	Unsecured	14,932.63	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	3,036.37	NA	NA	0.00	0.00
KEY BANK	Unsecured	15,284.00	NA	NA	0.00	0.00
KEY BANK	Unsecured	73,362.00	NA	NA	0.00	0.00
KEYBANK USA	Secured	73,362.00	NA	NA	0.00	0.00
LAB CORP OF AMERICA	Unsecured	867.00	NA	NA	0.00	0.00
LENNOX INDUSTRIES INC	Unsecured	4,100.92	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,326.00	1,326.68	1,326.68	191.76	0.00
LVNV FUNDING LLC	Unsecured	3,395.20	3,469.34	3,469.34	501.41	0.00
PA DEPARTMENT OF REVENUE	Priority	2,865.08	2,683.38	1,802.32	1,802.32	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	192.94	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,201.88	1,201.88	1,201.88	173.67	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,321.19	3,321.19	479.97	0.00
RAYMOUR & FLANNIGAN	Unsecured	NA	NA	NA	0.00	0.00
RBS CITIZENS NA	Secured	163,950.04	161,944.12	0.00	0.00	0.00
RILEY SALES INC	Unsecured	30,656.17	30,656.17	30,656.17	4,430.35	0.00
SEARS CARD	Unsecured	3,429.00	NA	NA	0.00	0.00
SHEFFIELD FINANCIAL	Unsecured	12,635.00	NA	NA	0.00	0.00
SHEFFIELD FINANCIAL	Secured	NA	12,669.08	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCB	Unsecured	2,292.00	NA	NA	0.00	0.00
TARGET CARD SERVICES	Unsecured	1,163.01	NA	NA	0.00	0.00
TD BANK NA	Unsecured	1,151.00	NA	NA	0.00	0.00
TIMEPAYMENT CORP	Unsecured	924.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	NA	10,664.52	1,104.63	1,104.63	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	743.32	743.32	107.41	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	10,664.00	5,750.30	5,750.30	730.15	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,104.63	\$1,104.63	\$0.00
TOTAL SECURED:	\$1,104.63	\$1,104.63	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,802.32	\$1,802.32	\$0.00
TOTAL PRIORITY:	\$1,802.32	\$1,802.32	\$0.00
GENERAL UNSECURED PAYMENTS:	\$61,200.19	\$8,743.62	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,782.46</u>	
Disbursements to Creditors	<u>\$11,650.57</u>	
TOTAL DISBURSEMENTS :		<u>\$15,433.03</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.